

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Judy A Pinnick  
Arthur H Pinnick  
Debtors

Case No. 21-61078-rk  
Chapter 7

District/off: 0647-6  
Date Rcvd: Dec 03, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:**

Recip ID	Recipient Name and Address
db/db	+ Judy A Pinnick, Arthur H Pinnick, 7695 Judy Ave, Apple Creek, OH 44606-9536
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, c/o Reimer Law Co., 30455 Solon Road, Solon, OH 44139-3415
27027068	+ Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
27027074	+ Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QAPSILAGY.COM	Dec 04 2021 01:38:00	Anne Piero Silagy, Esq., Canton, 1225 South Main Street Suite 1, North Canton, OH 44720-4247
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Dec 03 2021 20:37:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27027064	Email/Text: ebn@americollect.com	Dec 03 2021 20:37:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
27027065	EDI: BANKAMER.COM	Dec 04 2021 01:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
27027066	+ EDI: CAPITALONE.COM	Dec 04 2021 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27027067	+ Email/Text: bankruptcy@cavps.com	Dec 03 2021 20:37:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
27027069	+ EDI: DISCOVER.COM	Dec 04 2021 01:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
27027070	Email/Text: eblymiller@fidelitycollections.com	Dec 03 2021 20:37:00	Fidelity National Collections, 885 South Sawburg Avenue, Suite 103, Alliance, OH 44601
27027071	+ Email/Text: PBNCNotifications@perituservices.com	Dec 03 2021 20:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
27027072	+ EDI: NAVIENTFKASMSERV.COM	Dec 04 2021 01:38:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
27027073	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 03 2021 20:37:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Anne Piero Silagy, Esq.	asilagycourt@neo.rr.com asilagy@ecf.axosfs.com
David M. Todaro	on behalf of Debtor Arthur H Pinnick davidmtodarocolpa@gmail.com davetodaro@embarqmail.com;r43226@notify.bestcase.com
David M. Todaro	on behalf of Debtor Judy A Pinnick davidmtodarocolpa@gmail.com davetodaro@embarqmail.com;r43226@notify.bestcase.com
Richard John LaCivita	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bknotice@reimerlaw.com, rlacivita@ecf.courtdrive.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Judy A Pinnick  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Arthur H Pinnick  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Northern District of Ohio  
Case number: 21-61078-rk

Social Security number or ITIN xxx-xx-5366

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-4901

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Judy A Pinnick

Arthur H Pinnick

12/3/21

**By the court:** RUSS KENDIG  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**